

# Senate Study Bill 1115

SENATE FILE \_\_\_\_\_  
BY (PROPOSED COMMITTEE ON  
COMMERCE BILL BY  
CHAIRPERSON WARNSTADT)

Passed Senate, Date \_\_\_\_\_ Passed House, Date \_\_\_\_\_  
Vote: Ayes \_\_\_\_\_ Nays \_\_\_\_\_ Vote: Ayes \_\_\_\_\_ Nays \_\_\_\_\_  
Approved \_\_\_\_\_

## A BILL FOR

1 An Act prohibiting the use of insurance scores calculated using  
2 the occupation and education levels of consumers when  
3 underwriting or rating personal insurance risks.  
4 BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF IOWA:  
5 TLSB 1598XC 83  
6 av/rj/14

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1 1 Section 1. Section 515.103, subsection 2, paragraph a,  
1 2 Code 2009, is amended to read as follows:  
1 3 a. Use an insurance score that is calculated using income,  
1 4 gender, address, zip code, ethnic group, religion, marital  
1 5 status, occupation, education level, race, or nationality of a  
1 6 consumer as a factor.  
1 7 EXPLANATION  
1 8 This bill prohibits the use of credit information that uses  
1 9 an insurance score that is calculated using the occupation or  
1 10 education level of the consumer as a factor to underwrite or  
1 11 rate risks for a policy of personal insurance.  
1 12 LSB 1598XC 83  
1 13 av/rj/14